

Information to identify the case:		
Debtor 1	Louis S. Rood	Social Security number or ITIN xxx-xx-9398
	First Name Middle Name Last Name	EIN --
Debtor 2	Kara K. Prentice	Social Security number or ITIN xxx-xx-1570
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-20765-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Louis S. Rood

Kara K. Prentice

6/14/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Louis S. Rood
Kara K. Prentice
Debtors

Case No. 16-20765-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 14, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Louis S. Rood, Kara K. Prentice, 104 Ruth Place, Belle Vernon, PA 15012-1980
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14191080	American Express Bank, C/O Beckett & Lee, Malvern, PA 19355
14191081	BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203
14191083	BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102
14245994	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14207439	+ Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street, Belle Vernon, PA 15012-1152
14191086	FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
14263237	+ Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001, Attention: Barbara Rodgers 16001-4904
15009898	+ Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14191093	+ US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14255581	EDI: BECKLEE.COM	Jun 15 2021 03:43:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14207437	+ EDI: BANKAMER.COM	Jun 15 2021 03:43:00	Bank of America, 450 American Street, Simi Valley, CA 93065-6285
14268334	Email/Text: camanagement@mtb.com	Jun 15 2021 00:04:00	Bayview Loan Servicing, LLC, c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840
14207443	+ EDI: CCS.COM	Jun 15 2021 03:43:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
14191085	+ EDI: DISCOVER.COM	Jun 15 2021 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14191087	+ EDI: IRS.COM	Jun 15 2021 03:43:00	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14191084	EDI: JPMORGANCHASE		

District/off: 0315-2

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		Jun 15 2021 03:43:00	Chase, Post Office Box 15298, Wilmington, DE 19850
14191090	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14191090	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14191091	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2021 00:04:00	PNC BANK, PO BOX 94982, Cleveland, OH 44101
14264732	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2021 00:04:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14191092	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14195228	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14195228	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
14191082		Belle Vernon Boro & ASD, c/o Central Tax Bureau, 212 State Street
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14207436	*	American Express Bank, C/O Beckett & Lee, Malvern, PA 19355
14207438	*	BAYVIEW LOAN SERVICING, PO Box 840, Buffalo, NY 14203
14207440	*	BVA Federal Credit Union, 608 Rostraver Rd, Bethel Park, PA 15102
14207444	*+	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14207445	*	FIA Card Services, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
14191089	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14207448	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14191088	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14207447	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14207446	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14207441	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Post Office Box 15298, Wilmington, DE 19850
14207449	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14207450	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK, PO BOX 94982, Cleveland, OH 44101
14207451	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14201975	*	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14207453	*+	US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
14207442	##+	Chase, Po Box 15860, Wilmington, DE 19850-5860
14207452	##+	US Department Of Education, PO Box 530229, Atlanta, GA 30353-0229

TOTAL: 2 Undeliverable, 17 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: lfin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor SELECT PORTFOLIO SERVICING INC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Kara K. Prentice ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor Louis S. Rood ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8